

We claim:

1. A credit card form factor, comprising:
  - a housing having an upper portion and a lower portion, the first and second portions attached to each other such that an enclosure is formed that may be accessed by manipulating at least one of the portions; and
  - a removable media enclosed by the housing in the enclosure, the media operable to store data in a digital format thereon.
2. The credit card form factor of claim 1 wherein the upper portion and lower portion are substantially similar to each other in a rectangular shape each having two parallel short sides and two parallel long sides.
3. The credit card form factor of claim 2 wherein each of the two parallel short sides of the upper portion is attached to the corresponding parallel short side of the lower portion.
4. The credit card form factor of claim 3 wherein one of the parallel long sides of the upper portion is attached to the corresponding long sides of the lower portion.

5. The credit card form factor of claim 4, further comprising at least one depression on at least one side of the upper portion and at least one depression on at least one corresponding side of the lower portion such that when the corresponding sides of the upper portion and lower portion are adjacent to each other, the respective depressions form a hole operable to be engaged by a pin.
6. The credit card form factor of claim 1, further comprising a protective pad disposed inside the enclosure and operable to interface with the removable media inside the enclosure.
7. The credit card form factor of claim 1 wherein the upper portion and lower portions comprise a flexible material that is biased to a closed position.
8. The credit card form factor of claim 7, further comprising at least one biasing spring disposed within the enclosure and operable to further bias one of the portions toward a flat position.
9. The credit card form factor of claim 1 wherein the removable media comprises a magnetic read/write media operable to store read/write storage data.
10. The credit card form factor of claim 1 wherein the enclosure comprises a sealed enclosure formed by a sealing interface between the upper portion and the lower portion.

11. The credit card form factor of claim 10 wherein the sealing interface comprises water tight interface.
12. The credit card form factor of claim 1, further comprising a magnetic ring disposed inside the enclosure and operable to align the removable media inside the enclosure.
13. An apparatus for engaging a credit card form factor, the apparatus comprising:
  - an interface operable to receive a credit card form factor having a removable media enclosed by a housing;
  - a media-drive assembly operable to receive the credit card form factor and operable to remove the removable media from the housing, the media-drive assembly controlled by a controller; and
  - a media drive operable to access data on the removable media.
14. The apparatus of claim 13, further comprising a carriage assembly for maneuvering the housing within the media-drive assembly, the carriage assembly actuated by a carriage assembly motor.

15. The apparatus of claim 13, further comprising a spreader operable to interface the housing such that an upper portion of the housing is bent upward and a lower portion of the housing is bent downward so that the removable media may be retrieved from an opening created by bending the portions of the housing.

16. The apparatus of claim 15, further comprising a pick-up arm assembly operable to engage the removable media via the opening created by the spreader.

17. The apparatus of claim 16 wherein the pick-up arm further comprises microfingers operable to engage a hub disposed on the removable media, the microfingers actuated by a detent ball mechanism.

18. The apparatus of claim 16 wherein the pick-up arm is actuated by a cam assembly, the cam assembly actuated by a cam assembly motor.

19. The apparatus of claim 13 wherein the interface comprises an insert slot adjacent to a roller mechanism, the roller mechanism operable to engage the housing of the credit card form factor and actuated by a roller motor.

20. A system for retrieving data from a media, the system comprising:

a removable media enclosed by a credit card form factor; and  
a terminal device including:  
an interface operable to receive the credit card form factor;  
an apparatus operable to remove the removable media from the  
credit card form factor; and  
a media drive operable to retrieve data from the removable media.

21. The system of claim 20, further comprising:  
a communication component operable to transmit the retrieved data over  
a network; and  
a host connected to the network, the host operable to execute an  
application thereon for manipulating the retrieve data transmitted to the network.
22. The system of claim 21 wherein the application is a financial application.
23. The system of claim 21 wherein the application is a medical records  
application.
24. The system of claim 21 wherein the application is a personal information  
application.

25. The system of claim 21, further comprising server computer connected to the network and operable to store the received data that is transmitted to the host computer.

26. A method for manipulating data stored on a media, the data comprising:  
removing a removable media enclosed by a credit card form factor; the removable media having data stored thereon;  
maneuvering the removable media to a media drive operable to perform read and write functions on the removable media; and  
manipulating the data stored on the removable media.

27. The method of claim 26 wherein the manipulating the data comprises reading the data.

28. The method of claim 26 wherein the manipulating the data comprises writing new data to be stored on the removable media.

29. The method of claim 26, further comprising:  
retrieving data from the removable media; and  
transmitting the retrieved data to an application.

30. The method of claim 29 wherein the transmitting further comprises transmitting the retrieved data over a network to a host computer, the host computer hosting the application.
31. The method of claim 29, further comprising:
  - transmitting new data from the host computer to the media drive via the network; and
  - writing the new data to the removable media.
32. The method of claim 26 further comprising replacing the removable media back into the credit card form factor.
33. The method of claim 26 further comprising placing the removable media into a new credit card form factor.
34. A method for manipulating a media, the method comprising:
  - receiving a credit card form factor having a removable media enclosed therein at an interface point of a terminal device, the removable media having data stored thereon;
  - removing the removable media from the credit card form factor; and
  - maneuvering the removed removable media to a media drive operable to perform read and write functions on the removable media.

35. The method of claim 34, further comprising reading the data from the removable media.
36. The method of claim 34, further comprising writing new data to the removable media.
37. The method of claim 34, further comprising:
  - retrieving data the data from the removable media; and
  - transmitting the retrieved data to an application program.
38. A method of manufacturing an article, the method comprising:
  - forming a credit card form factor having a first portion and a second portion, the first and second portions attached to each other such that an enclosure is formed that may be accessed by manipulating at least one of the portions; and
  - enclosing a removable media in the credit card form factor, the media operable to store data in a digital format thereon.
39. The method of claim 38 wherein the forming further comprises forming the upper portion and lower portion substantially similar to each other in a

rectangular shape each having two parallel short sides and two parallel long sides.

40. The method of claim 39 wherein the forming further comprises attaching each of the two parallel short sides of the upper portion to the corresponding parallel short side of the lower portion.

41. The method of claim 40 wherein the forming further comprises attaching one of the parallel long sides of the upper portion to the corresponding long sides of the lower portion.

42. The method of claim 40 wherein the forming further comprises forming at least one depression on at least one long side of the upper portion and at least one depression on at least one long side of the upper portion such that when the corresponding long sides of the upper portion and lower portion are adjacent to each other, the respective depressions form a hole operable to be engaged by a pin.

43. A system, comprising:

    a terminal device including:  
        an interface operable to receive a credit card form factor having a removable media enclosed by a housing;

a media-drive assembly operable to receive the credit card form factor and operable to remove the removable media from the housing, the media-drive assembly controlled by a controller;

a media drive operable to access data on the removable media;  
and

a transmitter operable to transmit accessed data; and  
a host computer having an application program running thereon, the host computer operable to receive the transmitted data from the transmitter.

44. The system of claim 43, further comprising a display device connected to the host computer and operable to display the received information.

45. The system of claim 43, further comprising:

an input device connected to the host computer and operable to receive input from a user; and  
a second transmitter connected to the host computer operable to transmit the input to the terminal device.

46. The system of claim 45 wherein the terminal device is further operable to store the received input from the second transmitter on the removable media.

47. The system of claim 45 wherein the input device is an alpha-numeric keypad.

